

Table IX.B.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2019

| METRO AREA | Percent of establishments that offer health insurance | Percent of employees in establishments that offer health insurance | Percent of employees eligible for health insurance in establishments that offer health insurance | Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance | Percent of employees that are enrolled in health insurance at establishments that offer health insurance |
|---|--|---|---|---|---|
| New York-Newark-Jersey City, NY-NJ-PA | | | | | |
| Less than 50 employees | 34.2% | 55.2% | 75.4% | 65.0% | 49.0% |
| 50 or more employees | 95.8% | 97.8% | 76.3% | 69.0% | 52.7% |
| Total | 44.7% | 86.4% | 76.1% | 68.4% | 52.0% |
| Los Angeles-Long Beach-Anaheim, CA | | | | | |
| Less than 50 employees | 30.6% | 50.8% | 86.5% | 75.7% | 65.5% |
| 50 or more employees | 97.2% | 98.9% | 77.5% | 71.1% | 55.2% |
| Total | 43.0% | 85.7% | 79.0% | 72.0% | 56.8% |
| Chicago-Naperville-Elgin, IL-IN-WI | | | | | |
| Less than 50 employees | 35.6% | 62.4% | 77.1% | 72.0% | 55.5% |
| 50 or more employees | 97.2% | 97.0% | 72.6% | 73.4% | 53.3% |
| Total | 50.1% | 88.4% | 73.4% | 73.1% | 53.7% |
| Dallas-Fort Worth-Arlington, TX | | | | | |
| Less than 50 employees | 26.4% | 48.9% | 82.0% | 56.9% | 46.7% |
| 50 or more employees | 98.0% | 98.9% | 81.8% | 73.0% | 59.8% |
| Total | 50.1% | 88.8% | 81.8% | 71.2% | 58.3% |
| Houston-The Woodlands-Sugar Land, TX | | | | | |
| Less than 50 employees | 39.5% | 58.8% | 90.8% | 62.8% | 57.0% |
| 50 or more employees | 96.4% | 97.0% | 76.1% | 77.1% | 58.7% |
| Total | 57.6% | 89.1% | 78.1% | 74.8% | 58.5% |
| Washington-Arlington-Alexandria, DC-VA-MD-WV | | | | | |
| Less than 50 employees | 29.8% | 57.2% | 87.0% | 69.4% | 60.4% |
| 50 or more employees | 98.0% | 98.8% | 76.8% | 67.0% | 51.5% |
| Total | 45.7% | 86.5% | 78.8% | 67.5% | 53.2% |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | | | | | |
| Less than 50 employees | 40.0% | 63.9% | 75.7% | 62.8% | 47.5% |
| 50 or more employees | 98.7% | 99.6% | 74.0% | 73.9% | 54.7% |
| Total | 58.4% | 90.1% | 74.3% | 71.8% | 53.3% |
| Miami-Fort Lauderdale-West Palm Beach, FL | | | | | |
| Less than 50 employees | 29.2% | 49.0% | 83.3% | 70.3% | 58.6% |
| 50 or more employees | 97.4% | 98.3% | 84.5% | 74.8% | 63.2% |
| Total | 40.2% | 81.9% | 84.3% | 73.9% | 62.3% |
| Atlanta-Sandy Springs-Roswell, GA | | | | | |
| Less than 50 employees | 27.3% | 46.9% | 78.2% | 78.1% | 61.1% |
| 50 or more employees | 95.0% | 98.7% | 75.9% | 68.2% | 51.8% |
| Total | 42.2% | 88.3% | 76.1% | 69.3% | 52.8% |
| Boston-Cambridge-Newton, MA-NH | | | | | |
| Less than 50 employees | 44.0% | 68.2% | 68.7% | 59.5% | 40.9% |
| 50 or more employees | 99.4% | 99.1% | 77.8% | 70.4% | 54.8% |
| Total | 59.0% | 92.1% | 76.3% | 68.8% | 52.4% |
| San Francisco-Oakland-Hayward, CA | | | | | |
| Less than 50 employees | 41.3% | 64.3% | 84.2% | 81.1% | 68.2% |
| 50 or more employees | 95.6% | 96.3% | 83.5% | 72.9% | 60.9% |
| Total | 56.0% | 87.9% | 83.7% | 74.5% | 62.3% |
| Phoenix-Mesa-Scottsdale, AZ | | | | | |
| Less than 50 employees | 34.4% | 49.4% | 88.3% | 69.7% | 61.5% |
| 50 or more employees | 99.7% | 99.2% | 72.1% | 67.4% | 48.6% |
| Total | 53.1% | 87.7% | 74.2% | 67.7% | 50.3% |
| Riverside-San Bernardino-Ontario, CA | | | | | |
| Less than 50 employees | 18.4% | 30.9% | 75.1% | 66.5% | 50.0% |
| 50 or more employees | 94.7% | 97.4% | 74.4% | 66.4% | 49.4% |
| Total | 31.5% | 75.3% | 74.5% | 66.4% | 49.5% |
| Detroit-Warren-Dearborn, MI | | | | | |
| Less than 50 employees | 27.8% | 47.7% | 73.6% | 76.3% | 56.1% |
| 50 or more employees | 95.7% | 95.9% | 74.1% | 76.3% | 56.6% |
| Total | 45.0% | 84.3% | 74.0% | 76.3% | 56.5% |

Table IX.B.1 Health insurance offer, eligibility and take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2019 (cont.)

| METRO AREA | Percent of establishments that offer health insurance | Percent of employees in establishments that offer health insurance | Percent of employees eligible for health insurance in establishments that offer health insurance | Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance | Percent of employees that are enrolled in health insurance at establishments that offer health insurance |
|--|--|---|---|---|---|
| Seattle-Tacoma-Bellevue, WA | | | | | |
| Less than 50 employees | 36.6% | 50.6% | 84.8% | 80.9% | 68.7% |
| 50 or more employees | 99.4% | 99.1% | 80.9% | 82.8% | 67.0% |
| Total | 53.0% | 88.0% | 81.4% | 82.6% | 67.2% |
| Minneapolis-St. Paul-Bloomington, MN-WI | | | | | |
| Less than 50 employees | 33.5% | 60.7% | 71.7% | 68.6% | 49.2% |
| 50 or more employees | 97.8% | 96.3% | 78.0% | 74.9% | 58.5% |
| Total | 47.1% | 87.1% | 76.9% | 73.9% | 56.8% |
| San Diego-Carlsbad, CA | | | | | |
| Less than 50 employees | 33.6% | 42.6% | 83.3% | 80.9% | 67.4% |
| 50 or more employees | 100.0% | 100.0% | 85.5% | 78.5% | 67.1% |
| Total | 49.9% | 88.2% | 85.3% | 78.7% | 67.1% |
| Tampa-St. Petersburg-Clearwater, FL | | | | | |
| Less than 50 employees | 23.3% * | 52.6% | 81.6% | 81.4% | 66.4% |
| 50 or more employees | 97.8% | 97.5% | 87.4% | 76.0% | 66.4% |
| Total | 42.0% | 90.0% | 86.8% | 76.5% | 66.4% |
| Denver-Aurora-Lakewood, CO | | | | | |
| Less than 50 employees | 32.9% | 49.9% | 88.2% | 67.2% | 59.3% |
| 50 or more employees | 99.1% | 98.5% | 84.3% | 75.2% | 63.4% |
| Total | 48.3% | 87.5% | 84.8% | 74.1% | 62.9% |
| St. Louis, MO-IL | | | | | |
| Less than 50 employees | 27.0% | 50.0% | 69.0% | 80.8% | 55.8% |
| 50 or more employees | 95.6% | 97.7% | 80.1% | 74.1% | 59.4% |
| Total | 42.8% | 83.9% | 78.2% | 75.1% | 58.7% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

* Figure does not meet standard of reliability or precision.

Table IX.B.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2019

| METRO AREA | Percent of establishments that offer health insurance | Percent of employees in establishments that offer health insurance | Percent of employees eligible for health insurance in establishments that offer health insurance | Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance | Percent of employees that are enrolled in health insurance at establishments that offer health insurance |
|---|---|--|--|--|--|
| New York-Newark-Jersey City, NY-NJ-PA | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| Los Angeles-Long Beach-Anaheim, CA | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| Chicago-Naperville-Elgin, IL-IN-WI | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| Dallas-Fort Worth-Arlington, TX | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| Houston-The Woodlands-Sugar Land, TX | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| Washington-Arlington-Alexandria, DC-VA-MD-WV | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| Miami-Fort Lauderdale-West Palm Beach, FL | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| Atlanta-Sandy Springs-Roswell, GA | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| Boston-Cambridge-Newton, MA-NH | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| San Francisco-Oakland-Hayward, CA | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| Phoenix-Mesa-Scottsdale, AZ | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| Riverside-San Bernardino-Ontario, CA | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| Detroit-Warren-Dearborn, MI | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |

Table IX.B.1 Standard errors for health insurance offer, eligibility, take up rates for private-sector establishments and employees by firm size for 20 largest metro areas: United States, 2019 (cont.)

| METRO AREA | Percent of establishments that offer health insurance | Percent of employees in establishments that offer health insurance | Percent of employees eligible for health insurance in establishments that offer health insurance | Percent of employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance | Percent of employees that are enrolled in health insurance at establishments that offer health insurance |
|--|---|--|--|--|--|
| Seattle-Tacoma-Bellevue, WA | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| Minneapolis-St. Paul-Bloomington, MN-WI | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| San Diego-Carlsbad, CA | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| Tampa-St. Petersburg-Clearwater, FL | | | | | |
| Less than 50 employees | -- * | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| Denver-Aurora-Lakewood, CO | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |
| St. Louis, MO-IL | | | | | |
| Less than 50 employees | -- | -- | -- | -- | -- |
| 50 or more employees | -- | -- | -- | -- | -- |
| Total | -- | -- | -- | -- | -- |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definition of each area can be found in the Technical Notes and Survey Documentation.

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